

FLOOD MAPS

AN OVERVIEW OF MAPS

1. The Federal Emergency Management Agency (FEMA) produces two types of flood insurance rating maps. For detailed information, refer to "Answers to Questions About the National Flood Insurance Program" (FIA-2) and "Guide to Flood Maps" (FEMA 258).

- **Flood Hazard Boundary Map (FHBM)**--initial flood hazard identification generally used for Emergency Program communities.
- **Flood Insurance Rate Map (FIRM)**--generally used for Regular Program communities. Some Regular Program communities may use a map originally published as an FHBM; however, a letter will accompany the map in conjunction with conversion to the Regular Program stating that the map is to be considered a FIRM.

Countywide FIRM--official source of flood risk data for several communities that supersedes all previous versions of the FEMA flood hazard maps for the communities it covers. Countywide FIRMs show flooding information for the entire geographic area of a county including the incorporated communities within the county.

2. The maps may have one panel or multiple panels. Most Z-fold maps have multiple panels. Flat maps generally consist of only one panel.
3. For multiple panel maps, individual panels are identified on a community map index.
4. Panel numbers are listed for that community's map in numerical sequence. FHBMs and FIRMs are drawn to show:
 - Community boundaries
 - Special Flood Hazard Areas (SFHAs)

- **Area Not Included** in a community's map. A community may be physically located within the overall geographical area, but actually stand on its own as a separate community. Therefore, this community would be shown on a separate map.

5. Each panel has a panel number and community number. When there is only one panel (i.e., a flat map), the community number will consist of only six digits.

Example: Monterey County, CA
060195-1025. The first two digits of the number identify the state, and the next four digits identify the community. The last four digits identify the map panel.

Most FIRMs also show:

- Rate Zones
- Base Flood Elevations, and/or
- Base Flood Depths

6. The date of the current effective map version for a community can be obtained by calling the appropriate community official or by calling the National Flood Insurance Program office on the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date.
7. **COMMUNITIES WITHOUT A MAP.** These are communities without formally identified SFHAs that chose to have flood insurance coverage available even though the local flooding problems are too small to map. For any such community in the Regular Program, all areas within that community are treated as Zone C or X.
8. Communities are provided copies of their flood maps. The maps are generally kept in community planning or building permit departments where they should be available for review. Individual maps may be ordered by calling the FEMA Map Service Center.

When ordering maps, be sure to identify specific map panels needed. If specific panels are not indicated, the following will occur:

- If the community map has 10 or fewer map panels, all map panels will be sent.
- If the community has more than 10 map panels, a map index and a map order form will be sent. You can identify the needed panels and resubmit the order.

MAP ZONES

1. *Special Flood Hazard Areas (SFHAs) are subdivided into zones, described as follows:*

ZONE A

The lowest floor elevation is required and the Base Flood Elevations (BFEs) are **not** provided.

ZONES A1-A30

The lowest floor elevation is required and the BFEs are provided.

ZONE AE

The new designation for A1-A30 Zones.

ZONE AH

Shallow water depths (ponding) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are provided.

ZONE AO

Shallow water paths (sheet flow) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are not provided. Base flood depths may be provided.

ZONE A99

Progress has been made on a protective system such as dikes, dams, and levees, to consider it complete for insurance rating purposes. BFEs are not provided.

ZONE AR

Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection.

ZONES AR/AE, AR/AH, AR/AO AR/A1-A30, AR/A

Dual flood zones that, because of flooding from other water sources that the flood protection system does not contain, will continue to be subject to flooding after the flood protection system is adequately restored.

ZONE V

An area that is inundated by tidal floods with velocity (coastal high hazard area). BFEs are not provided.

ZONES V1-V30

Identical to V Zone, but BFEs are provided.

ZONE VE

The new designation for V1-V30 Zones.

ZONE VO

An area having shallow water depths and/or unpredictable flow paths between 1 and 3 feet with velocity.

2. *Moderate, Minimal Hazard Areas are as follows:*

ZONES B,C,X

Areas of moderate or minimal hazard subject to flooding from severe storm activity or local drainage problems. These zones may be lightly shaded or unshaded on the FIRM. Zone X is the designation for B and C Zones and is used in place of these zones on some maps.

ZONE D

An area where the flood hazard is undetermined and is usually very sparsely populated. The designation of Zone D can also be used for rating when one community incorporates portions of another community's area where no map has been prepared.

LOCATING A SPECIFIC PROPERTY ON A MAP

1. Check the INDEX MAP to identify the correct map panel.
2. Directly locate the property by the address or other information. It may help to compare the FHBM or FIRM to a more detailed map, such as an assessor's map or community street map.
3. Note the map color where the property is located. On FHBMs and FIRMs, areas darkly shaded are the SFHAs. On an FHBM, no other zone data may be given. On a FIRM, the zones are also given an alpha designation. All the area within the boundaries indicated for a zone carries that one zone designation.
4. Base Flood Elevations in SFHA zones (A1-A30 [or AE], AH, V1-V30 [or VE]) are shown within wavy lines. In some SFHA zones, where the BFE does not vary within the entire zone, the BFE is indicated in parentheses. If required by terrain, a BFE for the property may be interpolated using the closest BFE indicators. In this case, it is important to document the finding.

CHANGING OR CORRECTING A FLOOD MAP

There are three procedures:

- **Letter of Map Amendment (LOMA)**

A LOMA amends the currently effective FEMA map and establishes that a property is not located in an SFHA.

Those seeking a LOMA should first confer with the applicable lending institution to determine whether the institution will waive the requirement for flood insurance if a LOMA is issued. If so, the policyholder may cancel flood insurance coverage once the LOMA is issued by FEMA and obtain a premium refund.

- **Letter of Map Revision (LOMR)**

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All

requests for LOMRs must be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. A LOMR is usually followed by a physical map revision.

- **Physical Map Revision**

A physical map revision is an official republication of a map to effect changes to flood insurance zones, floodplain delineations, flood elevations, floodways, and planimetric features.

The community's chief executive officer can submit scientific and technical data to FEMA to support the request for a map revision. The data will be analyzed, and the map will be revised if warranted.

ORDERING INFORMATION FOR THE FEMA MAP SERVICE CENTER

The FEMA Map Service Center (MSC) distributes flood hazard boundary maps (FHBMs), flood insurance rate maps (FIRMs), and flood insurance studies (FIS). Digital flood data, known as Q3, are available on CD ROM for approximately 900 counties nationwide. Call MSC at 1-800-358-9616 for Q3 information for specific areas.

- **MSC's Operating Hours**

Requesters may order flood maps and other map-related products by calling MSC's toll-free number 1-800-358-9616 from 8:00 a.m. to 8:00 p.m., Monday through Friday, or by writing to MSC at P.O. Box 1038, Jessup, MD 20794-1038.

- **Ordering Instructions and Prices**

"Z" fold maps may be ordered by community number and panel number. Flat map orders require a 6-digit community number. There is a \$.50 charge for each map panel, including index maps, plus \$2.50 for shipping and handling per order. Q3 data is \$200 per CD ROM and requires GIS software to use. Map fees are charged to all recipients except Federal, State, and local governments. Federal, State, and local governments are **not** fee-exempt for Q3 CD ROMs.

Orders must be prepaid, and all sales are final. Overpayments of less than \$5 are not refunded. MSC accepts MasterCard or VISA charge cards, deposit accounts, or checks. Credit card and deposit account orders can be faxed to 1-800-358-9620. Checks should be made payable to "NFIP" and mailed to: MSC, P.O. Box 1038, Jessup, MD 20794-1038.

- **Revised Maps**

To automatically receive map revisions, an account must be set up by either check or credit card. Accounts are established with a deposit or charge of

\$100 minimum. The check should be sent to MSC at the above address, along with a list of the required map areas. As the revised maps become available, they will be sent automatically, and appropriate fees will be deducted from the deposit account. Revised map information may also be obtained from the Flood Map Status Information Service (FMSIS) or the Community Status Book. For more information, call MSC at 1-800-358-9616.

NOTE: To verify past rating determinations and to establish floodplain management compliance requirements, old maps should be retained.

Federal Emergency Management Agency



NATIONAL FLOOD INSURANCE PROGRAM

FHBM
FLOOD HAZARD BOUNDARY MAP

Anytown, USA

Sample FHBM to Show Riv-
erine Flooding. For Training
Purposes Only.
Not for Official Use.

SAMPLE

COMMUNITY-PANEL NUMBER
990099 0101C

MAP REVISED
JULY 1, 1989



Federal Emergency Management Agency

